

CERTIFIED TRANSLATION

OLGA M. ALICEA, USCCI

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1 Q You didn't answer the letter or call Popular Leasing or
2 anything?

3 A No, not for anything. I said let me wait.

4 Q Did you call the attorney or not?

5 A No, I did not call him for anything. I did not call him.

6 Q Okay. You allege in your complaint that your credit was
7 damaged.

8 A Yes.

9 Q And... we can, we don't know what is the damage because
10 we don't have the reports here.

11 MR. OLIVERAS:

12 Also we [sic] documents she gave you in the morning regarding
13 the... the letter which states specifically that credit was
14 denied and it's... and I believe that that was Banco
15 Santander. And we probably have you saw [sic] the...

16 MR. LÓPEZ-PUMAREJO:

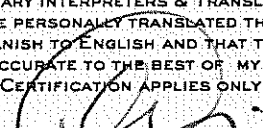
17 Q When you received those, the credit denials, did you call
18 the institution or the credit reporting agency to find
19 out what...

20 DEPONENT:

21 A Sure. To, to obtain a copy of my credit report.

22 Q Okay. Did you speak with someone there?

23 A Where?

CERTIFICATION	
I, OLGA M. ALICEA, AN ENGLISH-SPANISH INTERPRETER AND TRANSLATOR CERTIFIED TO THAT EFFECT BY THE ADMINISTRATIVE OFFICE OF THE U.S. COURTS AND BY THE NATIONAL ASSOCIATION OF JUDICIARY INTERPRETERS & TRANSLATORS, DO HEREBY CERTIFY THAT I HAVE PERSONALLY TRANSLATED THE FOREGOING DOCUMENT FROM SPANISH TO ENGLISH AND THAT THE TRANSLATION IS TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE AND ABILITIES. CERTIFICATION APPLIES ONLY TO THE SIGNED ORIGINAL.	
 /S/ OLGA M. ALICEA	4/26/06
OLGA M. ALICEA, USCCI, NCJIT-S Lic. No. 98-005	DATE

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Q In the credit reporting...

A No, I simply take the letter and they give me a copy of my credit report and I continue, I want to know why you denied me credit. Well it is obvious to see that Popular Leasing has seven accounts to date discarded as a loss in my Credit Bureau and under collection. How is it possible that there can be seven accounts of the same person? I can only drive one vehicle. I have a single vehicle. Seven accounts discarded as a loss when I have, and I think I have it in my purse, one title of ownership of one vehicle and one license of one vehicle in my name. What does that mean, you cancelled the debt, you paid, and then how is it possible that it appears in the Credit Bureau as if it was a loss.

Q When did that happen?

A That happened in September of ninety-seven. Here is the letter that... September, November I believe the ninety-seven, let's look for the letter, that Mrs. Cardona issued... Carmona, pardon me, of Popular Leasing and they never fixed it. They never fixed it. That has brought me a whole bunch of inconveniences. Moreover I have tried to purchase a house, a property in my name and I have not

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